

# ConnectorCare Eligibility & Enrollment

MLRI Basic Benefit Training  
February 27, 2020

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HEALTH CARE FOR ALL



## What is ConnectorCare?



- Insurance through private HMO plans with the government helping pay for much of the costs of coverage
- You can only get it from the Massachusetts Health Connector.

## Role of the Health Connector



- Health insurance “marketplace” for certain private health insurance plans
- Decides who qualifies for government assistance to lower costs for insurance plans
- Sets rules for state individual mandate

## Health Connector Locations



- Main office Boston
- Walk-In Centers
  - Boston
  - Brockton
  - Springfield
  - Worcester
- Customer Service Phone Number:  
1-877-MA-ENROLL (1-877-623-6765)  
(TTY: 1-877-623-7773)
- Website: [www.mahealthconnector.org](http://www.mahealthconnector.org)

## Health Connector Offerings



### *Individual Coverage*

- Subsidized health coverage
  - ConnectorCare for those with income of 300% FPL or less
  - Premium discount for those 300-400% FPL
- Unsubsidized health plans
- Stand-alone dental plans

### *Health Connector for Business*

- Health & dental plans for small employers who want to offer insurance to their employees

## Who can use Health Connector?



- U.S. Citizen, national or lawfully present immigrant
- Resident of Massachusetts
- *Not* incarcerated

## **Who can qualify for help with costs**



- Financially eligible
- Not eligible for or enrolled in other health coverage
- Will file a federal tax return
- Will not file as married filing separately unless reason is domestic violence or abandonment

## **Why tax filing matters**



- Help with premium cost is from Advance Premium Tax Credit (APTC)
- Based on estimated annual tax income for the year
- Paid in advance by US Treasury directly to insurance company each month
- Must file taxes for year in which APTC received
  - Must “reconcile” advanced credit based on estimated income with actual credit due based on actual income on tax return

## Financial eligibility for APTC



- Income 400% FPL or less for APTC only (discount on premium)
- Income 300% FPL or less for ConnectorCare (affordable coverage)
- Income at least 100% FPL unless
  - Lawfully present non-citizen is not eligible for MassHealth due to immigration status
  - Even though income under filing threshold, APTC creates tax filing obligation

## Modified Adjusted Gross Income



- Household includes tax filers & tax dependents
- Income is expected annual “adjusted gross income” on federal tax return plus
  - Nontaxable Social Security Income
  - Nontaxable Interest Income
  - Nontaxable Foreign Income
- Tax dependents’ income doesn’t count unless high enough to require filing a return
  - Earnings over \$12,000 for the year requires a return
  - Nontaxable Social Security & child support not counted

## No other coverage

- Not eligible for Medicaid (except MassHealth Limited) or enrolled in Medicare Part A
- Not eligible for affordable Employer-Sponsored insurance
  - “Affordable” ESI means that your plan:
    - Costs less than 9.78% (2020) of family income for individual/employee-only plan
- “Family glitch”: affordability of ESI for family member based on cost of *self-only* plan, not cost of family plan

## ConnectorCare

- APTCs & added state-funded subsidies to keep costs low
  - No deductibles
  - No premium contribution options if income 150% FPL or less
  - Copays vary by income level with 3 income tiers
- Family income  $\leq$  300% FPL
- Can only choose from a subset of plans offered by Connector as ConnectorCare plans

## ConnectorCare Plans (2020)

- AllWays Health Partners  
(formerly Neighborhood Health Plan)
- Boston Medical Center (BMC) HealthNet Plan
- Fallon Health
- Health New England
- Tufts Health Plan Direct

*Must select plan within **60 days** of eligibility determination*

## ConnectorCare Premiums

*Lowest cost premiums for 2020*

Plan Type	FPL range	Monthly premium
Plan Type 1	0-100% FPL	\$0/mo
Plan Type 2A	100.1-150% FPL	\$0/mo
Plan Type 2B	150.1-200% FPL	\$45/mo
Plan Type 3A	200.1-250% FPL	\$87/mo
Plan Type 3B	250.1-300% FPL	\$130/mo

## ConnectorCare Benefits & Co-pays

ConnectorCare Benefits and Co-pays			
Benefit	Plan Type 1	Plan Type 2A & 2B	Plan Type 3A & 3B
Medical maximum out-of-pocket (individual / family)	\$0	\$750 / \$1,500	\$1,500 / \$3,000
Prescription drug maximum out-of-pocket (individual / family)	\$250 / \$500	\$500 / \$1,000	\$750 / \$1,500
Preventive care / screening / immunization	\$0	\$0	\$0
Primary care visit to treat injury or illness (except for x-rays, Well Baby, and preventative care visits)	\$0	\$10	\$15
Specialist office visit	\$0	\$18	\$22
Mental / behavioral health and substance abuse disorder outpatient services	\$0	\$10	\$15
Rehabilitative speech therapy	\$0	\$10	\$20
Rehabilitative occupational and rehabilitative physical therapy	\$0	\$10	\$20
Emergency room services	\$0	\$50	\$100
Urgent care	\$0	\$18	\$22
Outpatient surgery	\$0	\$50	\$125
All inpatient hospital services (including mental / behavioral health and substance abuse disorder services)	\$0	\$50	\$250
High cost imaging (CT / PET scans, MRIs, etc.)	\$0	\$30	\$60
Laboratory outpatient and professional services	\$0	\$0	\$0
X-rays and diagnostic imaging	\$0	\$0	\$0
Skilled nursing facility	\$0	\$0	\$0
Durable medical equipment	\$0	\$0	\$0
Retail prescription drugs:			
Generics .....	\$1	\$10	\$12.50
Preferred brand drugs .....	\$3.65	\$20	\$25
Non-preferred brand drugs .....	\$3.65	\$40	\$50
Specialty high cost drugs .....	\$3.65	\$40	\$50

## Plan selection & Premium Payments

- Must affirmatively select a plan to enroll
- Higher premium for some ConnectorCare HMO choices based on provider networks but benefits the same
- Deadlines to enroll & pay first month's premium (if there is a premium)
  - by the **23<sup>rd</sup> of the month** for coverage effective the 1<sup>st</sup> of the next month
  - after the 23<sup>rd</sup>, coverage not until the 1<sup>st</sup> of the following month



## Open Enrollment

- Only time individuals & families can enroll in Health Connector plan or change plans without a “qualifying event”
  - Open Enrollment for 2020 coverage ran from November 1, 2019-January 23, 2020
- January 24, 2020-October 31, 2020– cannot enroll for 2020 without a “qualifying event”
  - Qualifying event (QE) allows for “special enrollment period” (SEP)

## ConnectorCare Qualifying Event

- Being newly eligible for ConnectorCare is a Qualifying Event
  - Applies automatically if this is first time you have qualified for ConnectorCare
  - If previously eligible for ConnectorCare & failed to enroll, unable to enroll until next open enrollment unless some other Qualifying Event occurs

## Eligible but Unable to Enroll



- Can apply at any time, but if it is outside of Open Enrollment and...
  - You are not newly eligible for ConnectorCare &
  - You don't claim any other Qualifying Event
- Decision will say you are eligible but not able to enroll
  - Need to claim Qualifying Event or ask for waiver to enroll

## Helping eligible not able to enroll



- Must identify Qualifying Event
- Helpful Q E for those eligible for ConnectorCare who did not enroll by deadline
  - Mistakenly enrolled or did not enroll in a Health Connector health or dental plan due to an error, misrepresentation, or inaction on the part of the Health Connector or an enrollment assister
  - Good cause waiver available from Office for Patient Protections
- See materials online for more on Qualifying Events & Special Enrollment Periods

## Health Safety Net & ConnectorCare



- People who are eligible for ConnectorCare are also eligible for time-limited Health Safety Net (HSN)
  - HSN eligibility ends 90 days from date of eligibility notice
  - After 90 days, people qualify for HSN dental only
- People who are eligible for ConnectorCare and do not enroll in a health plan still lose HSN after 90 days
- Watch out for erroneous approval of ConnectorCare for undocumented immigrants—it will result in loss of HSN!

## Newborn to Mother on ConnectorCare



- Having a newborn is a qualifying event BUT
- If family income is  $\leq 300\%$  FPL & newborn is eligible for MassHealth, baby will not be eligible for ConnectorCare
  - Newborn will not automatically get MassHealth unless mother had MassHealth Limited + ConnectorCare
  - Otherwise, newborn's MassHealth coverage goes back 10 days prior to report of birth
- Report Birth ASAP!

## Non-Payment of Premiums



- 90-day grace period, **but**:
  - If all premiums owed are not paid within 90 days, coverage is terminated retroactively to the first unpaid month
- Health Connector has process to apply for premium hardship waivers
  - Request form through Customer Service
  - Grounds include:
    - Homeless
    - Shut-off notice
    - Significant, unexpected increase in essential expenses (e.g. due to domestic violence, death of spouse; new caretaking responsibilities; household/personal damage cause by fire, flood, natural disaster)
    - Filed for bankruptcy

## Key Differences from MassHealth



- Differences in MAGI income calculation & household rules
- Higher upper income limit with premiums & copays varying by income level
- More liberal immigrant eligibility rules for adults
  - E.g. No 5 year bar for adult green card holders
- Tax filing requirement
- Requirement of no other coverage
- Must take action to enroll; no automatic enrollment
- May be eligible but unable to enroll in some situations
- No dental; no non-emergency medical transportation

## Troubleshooting

- Refer clients to enrollment assisters-they are trained to help
- Call Connector Customer Service
  - Escalate to Consumer Ombudsman
- Appeal Connector decisions to Connector Appeals Unit
  - Information included with notice of decision
- Appeal health plan decisions:
  - 1<sup>st</sup> to plan itself
  - If unresolved, then to Office of Patient Protection (same process as commercially insured)

## Case Example: Mila & José

- Mila and her husband José
  - have 2 children
  - earn about \$60,000/year (just over 200% FPL)
  - are not offered health insurance through their jobs

*What coverage are Mila and José eligible for?*

*What coverage are the children eligible for?*

**Thank you!**



*That's all folks...*

**Questions?**